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9 UNITED STATES BANKRUPTCY COURT
10 EASTERN DISTRICT OF CALIFORNIA

11 In Re: JOANNE VONDRACEK

Case No. 11-44032-E-13C
Docket Control No. MWB-3

DECLARATION OF DEBTOR
IN SUPPORT OF
MOTION TO VALUE
COLLATERAL OF
VALLEY FINANCIAL RE
THIRD DEED OF TRUST

DATE: December 6, 2011
TIME: 2:00 pm
JUDGE: SARGIS
DEPT. 33

Debtor.
_____/

I, JOANNE VONDRACEK, debtor in the above referenced Chapter 13 bankruptcy proceeding, declare as follows:

1. I am the debtor in the above referenced Chapter 13 Bankruptcy case filed October 6, 2011.
2. I make this Declaration based on personal knowledge.
3. One of the assets when this case was filed is real property commonly known as 1675 Oak St, Oroville, California, which property bears Butte County Assessors Parcel Number 012-146-013-000.
4. As owner of the property, it is my opinion the residence had a value of \$100,000.00 when this case was filed.

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7 5. Liens on the property on the filing date were as follows:

8 a) Lundelius Family Trust, First Deed of Trust: \$154,000.00;


9 b) Pat Kelly, Second Trust Deed, \$30,000.00; and

10 c) Valley Financial, Third Trust Deed, \$40,000.00.

11 6. Because the Senior Lien of Lundelius Family Trust, regarding the First Deed of Trust,
12 and Pat Kelly, regarding the Second Deed of Trust, exceeds the value of the subject property, I
13 request the Court value the collateral of secured claim of creditor, Valley Financial, regarding the
14 Third Deed of Trust, at zero.

15 I declare under penalty of perjury the foregoing is true and correct. Executed in
16 Magalia, Butte County, California.

17 DATED: 10-27-11

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19 JOANNE VONDRACEK
20 DEBTOR
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